

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JUDITH L SCHRAMM

Debtor(s)

Case No. 07-16255

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2007.
- 2) The plan was confirmed on 10/31/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/01/2011.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,500.00.
- 10) Amount of unsecured claims discharged without payment: \$11,247.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.



**Receipts:**

Total paid by or on behalf of the debtor \$73,500.00  
Less amount refunded to debtor \$168.72

**NET RECEIPTS: \$73,331.28**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,124.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,873.09  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,997.09**

Attorney fees paid and disclosed by debtor: \$376.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	968.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	949.09	1,089.90	1,089.90	1,089.90	0.00
B REAL LLC	Unsecured	13,151.00	13,567.04	13,567.04	13,567.04	0.00
CHASE BANK USA	Unsecured	45.40	70.90	70.90	70.90	0.00
CHASE MANHATTAN BANK USA	Unsecured	35.00	NA	NA	0.00	0.00
CITGO	Unsecured	401.00	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	238.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,784.00	8,983.34	8,983.34	8,983.34	0.00
EAST BAY FUNDING	Unsecured	569.00	645.86	645.86	645.86	0.00
ECAST SETTLEMENT CORP	Unsecured	613.17	613.17	613.17	613.17	0.00
ECAST SETTLEMENT CORP	Unsecured	613.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	177.00	209.44	209.44	209.44	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	556.00	635.81	635.81	635.81	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	29,443.00	30,301.37	30,301.37	30,301.37	0.00
EPIC GROUP	Unsecured	150.00	NA	NA	0.00	0.00
FEDERATED MACYS	Unsecured	376.00	414.41	414.41	414.41	0.00
FEDERATED RETAIL HOLDING	Unsecured	231.00	185.90	185.90	185.90	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	556.04	NA	NA	0.00	0.00
HSBC	Unsecured	177.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	19.00	NA	NA	0.00	0.00
MORRIS HOSPITAL	Unsecured	594.00	NA	NA	0.00	0.00
PIER 1 IMPORTS INC	Unsecured	35.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,351.00	7,276.44	7,276.44	7,276.44	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	91.00	346.65	346.65	346.65	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	237.00	271.18	271.18	271.18	0.00
POTTERY BARN	Unsecured	342.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	528.00	595.83	595.83	595.83	0.00
RESURGENT CAPITAL SERVICES	Unsecured	400.00	524.32	524.32	524.32	0.00
ROUNDUP FUNDING LLC	Unsecured	186.00	233.90	233.90	233.90	0.00
ROUNDUP FUNDING LLC	Unsecured	316.00	368.73	368.73	368.73	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	7,119.00	NA	NA	0.00	0.00



<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$66,334.19</b>	<b>\$66,334.19</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,997.09</u>	
Disbursements to Creditors	<u>\$66,334.19</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$73,331.28</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.